

An increasing number of Americans each year are facing one of the most difficult experiences they’ve ever encountered: recovering from a disaster. They must attend to their families’ and their own most basic needs, keep businesses afloat, all while experiencing trauma and stress. On top of this, they are expected to navigate multiple bureaucratic processes with little guidance. In environments like this full of administrative burdens, inequity flourishes. **In these most vulnerable moments, survivors need the government to step up.**

An interagency team engaged disaster survivors, front-line staff, and nonprofit and government stakeholders in a discovery sprint in order to help government deliver a better recovery experience. Research participants included people from twelve states and territories who faced hurricanes, tornadoes, and wildfires and represent a variety of life experiences — including those who are low-income renters, homeowners on a fixed-income, parents, elderly, new immigrants, and more. They participated in conversations about the key challenges they encountered, and imagined what a more streamlined and dignified recovery can look like. Their stories and perspectives are summarized and represented here.

Learn more about this initiative and others working to design, build, and manage public service delivery through the moments that matter in peoples’ lives at [performance.gov](https://performance.gov).

# RECOVERING FROM A DISASTER JOURNEY MAP

## WHAT IS A JOURNEY MAP?

This journey map represents the combined experiences of research participants and is organized around key milestones in the recovery process. It also represents the potential impact of an improved government customer experience for survivors.

## WHO IS THIS JOURNEY MAP FOR?

This journey map is a resource for all recovery stakeholders.

- **The Public:** If you or someone you know has experienced a disaster, you likely understand the journey well. Use this map to learn about how the federal government is working to better understand the recovery experience and deliver better services to survivors.
- **Government Agencies:** For federal, state, local, tribal, and territorial agencies who provide services and resources for disaster survivors, you likely have a strong sense of what is involved behind-the-scenes to meet agency goals and priorities. Use this journey map to gain insight into the recovery experience from a survivor-centered and cross-agency perspective and identify potential points of intervention where your goals can address survivors’ key challenges and needs.
- **National and Local Organizations:** Whether you are part of an organization dedicated to disaster recovery, or one who pivots to help survivors when a disaster hits, you know the needs of the populations you serve well. Use this journey map in partnership with government agencies to advocate for the communities you represent in advancing better recovery experiences.

## HOW DO I READ THE JOURNEY MAP?

Major stages in a survivor’s journey

Common pain points survivors encounter

Quotes from participants about their experiences

Major stages in a survivor’s journey	Common pain points survivors encounter	Quotes from participants about their experiences	Potential future scenarios with opportunities to create a better recovery
1. Initial response and needs assessment	Uncertainty about what to do next	"I didn't know where to go for help."	Streamlined initial response and needs assessment
2. Temporary housing and shelter	Long wait times for housing	"I waited weeks for a place to stay."	Expedited temporary housing and shelter
3. Financial assistance and recovery resources	Complex application process	"The paperwork was so confusing."	Simplified financial assistance and recovery resources
4. Mental health and emotional support	Lack of accessible services	"I didn't know where to go for counseling."	Increased mental health and emotional support
5. Job training and employment opportunities	Lack of job opportunities	"I couldn't find any work."	Increased job training and employment opportunities
6. Community rebuilding and long-term recovery	Lack of community support	"I felt isolated and alone."	Increased community rebuilding and long-term recovery

Potential future scenarios with opportunities to create a better recovery

## MEET CRISTINA, JORDAN, AND LINDA

Cristina, Jordan, and Linda are personas derived from a combination of disaster survivor research participants. Their stories reflect common themes found across interviews. Follow their journeys to learn first-hand what the recovery experience entails.



**Cristina**  
**Hurricane Survivor**  
Certified Nursing Assistant  
Married with one child  
Owns mobile home

*Parent seeking a safe home for her family*



**Jordan**  
**Tornado Survivor**  
Nonprofit Administrator  
Engaged  
Rents apartment

*Young adult looking to avoid debt and get back on track with goals*



**Linda**  
**Wildfire Survivor**  
Child care Provider  
Single parent  
Owns house

*Child care provider navigating business and personal losses*



STAGES	Preparing for a disaster	Experiencing a disaster approaching	Surviving a disaster	Taking stock and finding safety	Searching for assistance	Applying for assistance	Navigating assistance	Keeping track of assistance	Receiving assistance	Finding additional support to fill the gaps	Rebuilding and coping with ongoing trauma
	Disasters are increasing in frequency, but preparedness measures are not. People lack the awareness and resources to take precautions before disasters hit.	When a disaster approaches, people often lack the tools and resources necessary to prioritize safety, such as by evacuating.	When disaster strikes, chaos ensues. There is damage to people, property, and critical infrastructure.	Directly following a disaster, survivors discover the damage caused and take steps to get their basic survival needs met, often on their own.	Survivors search for assistance to begin to rebuild their lives. They mostly rely on ad-hoc communication channels, word-of-mouth, or social media platforms to learn about their options.	Survivors self-identify what assistance they believe they are eligible for and begin the process to understand and collect what is required of them. They submit applications towards a variety of assistance from federal/state/local governments, non-profits, and insurance companies.	Disaster survivors often encounter confusing and time-consuming back-and-forth with the agencies they are seeking assistance from. Survivors may be asked to provide more information about their case and participate in home inspections.	Survivors often seek assistance from a wide variety of sources and must create their own means of tracking status.	Once applications are processed, survivors may be awarded financial assistance (grants and loans), housing services, or assistance for other needs. Others are denied assistance because they are deemed ineligible or temporary assistance timelines end.	Survivors must assemble assistance from multiple sources and take the initiative to seek additional resources to fill gaps in their needs. There are some nonprofits that bridge demands for home repair, food assistance, rebuilding, and other needs.	Navigating disaster assistance can be exhausting. Legal requirements meant to ensure only the appropriate assistance is provided can end up re-traumatizing survivors by making the process highly difficult. As a result, survivors often struggle to regain a sense of normalcy for years—or for many—the rest of their lives.
CURRENT STATE PAIN POINTS	<p><b>Uneven and inequitable state of readiness</b></p> <p>Depending on where one lives and their access to preparedness resources, readiness can look very different. States that have historically experienced fewer disasters have less response capability and less mature systems. Inequitable access to information and resources makes lack of preparedness worse.</p> <p><b>Lack of digital preparedness</b></p> <p>There are few tools that help people secure digital cloud copies of important documents with government agencies before a disaster approaches.</p>	<p><b>Lack of accessible and clear information</b></p> <p>People are not connected to a centralized, accurate, and accessible source of information about an approaching disaster. This lack of information creates misunderstandings about what preparedness measures are necessary. The problem is compounded for people with disabilities, without English proficiency, and for other underserved communities.</p> <p><b>Limited data sharing and no authority to collect data pre-disaster</b></p> <p>People are unable to pre-register for most federal assistance programs before a disaster hits. Federal agencies are unable to leverage data already collected through non-disaster programs, and federal agencies do not collect new data until a disaster is declared, which delays disaster applications later on.</p> <p><b>Lack of business-specific guidance</b></p> <p>Small business owners experiencing a disaster approaching are faced with confusion and lack of awareness about how to handle employee safety, inventory, and emergency protocol.</p>	<p><b>The disaster is a traumatic event</b></p> <p>Disasters cause physical, emotional, spiritual, and psychological harm to survivors and their loved ones. People are often displaced from their homes and lose access to food, water, medication, health care, and communications. The event is extremely distressing and causes stress hormones that alter neurofunction, which impairs decision-making.</p> <p><b>Lack of data sharing between local and federal support</b></p> <p>Many survivors interact with aid first at the local level. What they often don't realize at first is that there is little data sharing or visibility between non-profit organizations, local governments, and federal agencies, which undermines the potential for connected and streamlined support to survivors later on.</p>	<p><b>Federal assistance is designed to follow local and state response</b></p> <p>People scramble to meet their immediate needs but often face local governments and organizations with limited budgets and capacity. This is often because local governments and organizations must lead response efforts with their pre-disaster budgets and staff until the governor declares a disaster, followed by the president declaring a disaster.</p> <p><b>Lack of data sharing between local and federal support</b></p> <p>Many survivors interact with aid first at the local level. What they often don't realize at first is that there is little data sharing or visibility between non-profit organizations, local governments, and federal agencies, which undermines the potential for connected and streamlined support to survivors later on.</p>	<p><b>Survivors are on their own to find and navigate assistance</b></p> <p>Survivors are left to themselves to determine the best path forward to getting help after a disaster. Government communications are often lengthy, lack plain language, and are rarely offered in multiple languages or formats to meet a variety of accessibility needs. This creates inequitable access to information and leaves survivors vulnerable to misinformation, giving up, and sometimes fraud.</p> <p><b>Inconsistent information</b></p> <p>Many survivors find government websites, printed materials, and interactions with agency field staff are inconsistent or uncoordinated. The quality of recovery support information varies depending on the staff person or communication channel survivors encounter.</p> <p><b>Searching for help is costly</b></p> <p>Searching for support is time-consuming and labor intensive. A survivor's access to assistance is dependent on the amount of time they can spend seeking it. Traveling to Disaster Recovery Centers and other support sites can take a large investment of time and money. Often, when a survivor cannot afford to take time off of work, seeking assistance is delayed or never initiated.</p>	<p><b>Repeatedly providing the same information</b></p> <p>Survivors apply for benefits and request services from multiple agencies and aid organizations—a repetitive and tiresome process that takes time and attention away from other recovery tasks. Recounting sensitive details can also re-traumatize the survivor. This is because the agencies and non-profit organizations that provide assistance do not coordinate or share data, putting the burden of completing duplicative forms and sharing records onto the distressed survivor.</p> <p><b>Replacing documents is difficult</b></p> <p>For survivors with lost documents, the administrative tasks associated with replacing documents is time-consuming and tedious. Survivors may need to replace documents from a variety of federal, local, state, and tribal agencies, as well as insurance companies. Rigid documentation rules on applications result in a delay or denial of assistance.</p> <p><b>Poorly trained staff can re-traumatize survivors</b></p> <p>Many survivors describe feeling isolated, disrespected, and humiliated during the assistance process. Field staff, representatives, and service providers are often not formally trained to work with survivors experiencing trauma. Ultimately, this re-traumatizes survivors, and inhibits mental health recovery.</p>	<p><b>Process is opaque and confusing</b></p> <p>Survivors are not provided straightforward eligibility criteria for assistance. As a result, they often apply to all of the assistance they are aware of, regardless if they are actually eligible for it. This process is time-consuming and can cause delays or denials in assistance.</p> <p><b>Arbitrary and stressful inspections</b></p> <p>Survivors may face a series of inspections from insurance companies and government agencies. It can be challenging for survivors to take time off work or family obligations or travel to a home they have been displaced from in order to attend inspections. Also, survivors report that inspectors can be inconsistent and biased, resulting in less assistance or denials.</p> <p><b>Juggling business and personal needs</b></p> <p>Many small business owners experience damage to their business in addition to their homes and property. Balancing business and personal recovery creates tension deciding where to focus and magnifies survivor challenges. Also, there are a lack of programs and supports focused solely on small business owners. Many options are loan focused, have inequitable eligibility requirements, or are hard to find. Often small business owners need support that is different from homeowners, such as a need for space to store inventory.</p>	<p><b>Difficult to keep track of applications</b></p> <p>Survivors are on their own to manage interactions with multiple federal agencies, state agencies, non-profit organizations, and insurance companies. Each type of assistance has its own set of processes, requirements, and timelines. A simple mistake can result in missing critical deadlines, becoming ineligible, or getting penalized for an over-payment.</p> <p><b>Inconsistent connections to referrals</b></p> <p>Survivors' awareness of the full scope of resources they may be eligible for is often limited or inconsistent. For example, communication materials about one type of assistance rarely point survivors to other available assistance that they might need or qualify for, such as mental health services.</p> <p><b>Repairs begin, expenses pile up</b></p> <p>While survivors wait for their applications to be reviewed, many are forced to make repairs in order to make their living situation habitable. If they are unaware that they will need to produce receipts to get reimbursed, they will not get that money back later on. Alternatively, putting off repairs until assistance is received can cause secondary losses through mold or other post-event complications. Waiting can also mean construction materials and labor resources become scarce and costly.</p>	<p><b>Insufficient financial assistance</b></p> <p>Survivors lacking insurance often receive government financial support that creates a minimum safety net but is less than the cost to repair full damages incurred during a disaster. This forces people to squeeze their budgets in other ways, rely on networks of friends, family, and community, abandon other life goals and plans, or live in unsafe or unsuitable conditions. For small business owners, too little or no assistance can mean closing down a business and loss of income for themselves and their employees.</p> <p><b>Nonprofits step in, but there are requirements</b></p> <p>Survivors can access help from national nonprofits to rebuild their homes, but they have to complete an array of paperwork, purchase flood insurance, and agree to maintain the insurance coverage. For survivors who are struggling to cover repair or construction costs, it's an additional expense.</p>	<p><b>Community Development Block Grants-Disaster Recovery not a guarantee</b></p> <p>Survivors may be eligible for Community Development Block Grants-Disaster Recovery, but the process to receive them is long, onerous, and without guarantee. Because the process for reimbursements can take up to six years, it's a solution that only works for those who have access to funds in the first place.</p> <p><b>After 18 months, FEMA charges rent</b></p> <p>Survivors who are in FEMA temporary or direct housing, who are unable to find affordable housing, must start paying market-rate rent after 18 months. If they're unable to pay, they face eviction or may have to return to property which may still be damaged or undergoing repairs.</p> <p><b>Rise in mental illness and lack of mental health resources</b></p> <p>The emotional toll of a disaster marks many survivors in a way that fundamentally alters their lives. Loss of home, job, community, possessions, friends, family, and pets presents ongoing challenges. Chronic stress and unprocessed trauma can exacerbate pre-existing health conditions or create new ones. Mental health advocacy and resources vary within communities, and some survivors never receive mental health aid, resulting in an increase in long-term mental illness.</p>	<p><b>Lack of continuous long-term recovery support</b></p> <p>Some survivors, especially those permanently displaced or in vulnerable populations, never fully recover from a disaster. For those trying to obtain individual assistance, FEMA's timeline for active long-term recovery support and housing assistance is 18 months. After that, people are on their own. In many communities, a severe disaster can wipe out housing inventory, critical infrastructure, and drive up housing costs making it impossible for some survivors to stay in their community, let alone their home. Additionally, many survivors face long-term financial impacts of depleted savings and debt.</p>
QUOTES	“One of the challenges we have seen is that we are not prepared. We're unprepared, and each [disaster] is different and how you react is different.” -Nonprofit Stakeholder, California	“[An] issue is that emergency alerts are not provided in an audio format [for accessibility]. There is no sign language emergency alert.” -Federal Government Stakeholder	“Frontal lobe is the seat of executive functioning, decision making process, focus, attention. As stress goes up, the frontal lobe starts turning off and there is less conscious cognitive capacity that comes out of the frontal lobe. Stress shuts down the brain.” -Government Stakeholder, Colorado	“‘Lord help me.' That's all I could say during that time. I didn't know which direction to go and it makes you feel like now you could only now realize what people went through.” -Hurricane Survivor, Florida	“She kept hearing about applying to the “FDA” rather than the “SBA.” By the time she realized which agency and what form, she was mentally done with applications and did not bother applying for assistance from SBA.” –Front-line Staff, Kentucky	“I just sort of remember sitting down and filling out a bunch of forms. [It was] confusing because we weren't sure what the point of it was, we didn't know what we were getting, but they told us to sign up for this stuff so we did.” –Wildfire Survivor, Colorado	“I [a renter] was told I had to apply for an SBA loan if we wanted to be reimbursed for lost property. FEMA told us we had to be denied by SBA first. When I called for help, I was told ‘We're just customer service, we don't really know.’” –Hurricane Survivor, New York	“We had three different case workers in six months, and each time we got a new one, we had to basically start the process over again. They didn't seem to know what was going on.” –Wildfire Survivor, Colorado	“You have to be willing to apply three times because a no doesn't mean no. It means you need to appeal it.” –Wildfire Survivor, California	“I think we got \$2,500 from Red Cross. Yes, we're very thankful for that. You don't want to sound ungrateful. But when it comes down to it and with the way prices are right now, that \$2,500 does not go far. Two people, that's just not... You have to get new everything.” –Tornado Survivor, Kentucky	“To be part of the recovery process, we need counseling support for these families. These families need emotional support for some time after the crisis has happened.” -Front-line Staff, New York
FUTURE STATE VISION	<p><b>The federal government expands a nation-wide preparedness campaign</b></p> <p>Federal preparedness activities amplify proactive initiatives at the local level. This supports a cultural shift in disaster awareness and preparedness action at the local and individual level.</p> <p><b>Pre-disaster digital storage</b></p> <p>Long before a disaster ever approaches, individuals can identify and store critical documents and information for future access by the federal government. If a disaster were to happen, government agencies have access to the stored documents, lifting the burden from the survivor post disaster.</p>	<p><b>A central and accessible source of disaster information</b></p> <p>There is an accurate and accessible platform of disaster information. Because the platform is accessible for a range of needs and integrates automatic alerts with general disaster education, people understand and trust it as the main, credible source of information. Information is relevant to individuals and small business needs alike.</p> <p><b>Seamless data sharing pre- and post-disaster</b></p> <p>Survivors only have to submit information once to the federal government. Federal agencies can be granted access to critical information and documents that survivors may have already provided long before a disaster approaches. Survivor privacy and control is prioritized. This enables all agencies that provide aid to have the relevant information to expedite the distribution of disaster assistance.</p>	<p><b>Mental health services and trauma-informed staff</b></p> <p>Systems are in place to identify a survivor's mental health needs in equal measure to recognizing their safety and physical needs. Quality, no-cost, comprehensive mental health services are available to mitigate a long-term mental health crisis.</p>	<p><b>Federal response is immediate and coordinated</b></p> <p>Federal funding flows to local governments immediately following a disaster, supporting efficient and responsive local recovery efforts. Within a few days of a disaster, survivors are aware of where to go to seek safety and are connected to a centralized system for longer-term recovery needs.</p>	<p><b>Supported search for assistance</b></p> <p>Survivors are supported in their search for assistance by field representatives, digital interventions, and clear communications. Support is trauma-informed, easy to understand, and accessible for a range of needs. While survivors are still experiencing shock and mourning from what they have lost, the process to learn about available assistance is manageable and humane.</p> <p><b>Understanding of federal assistance</b></p> <p>When a survivor makes first contact with local level support, they are also educated about how and why to apply for federal assistance. Survivors transition from meeting short-term needs to looking for long-term assistance with a clear understanding of their next steps.</p>	<p><b>Survivors feel comfortable searching and applying for aid disaster assistance anywhere, at anytime</b></p> <p>With a variety of communication channels across all disaster assistance providers (field representatives, digital interventions, and clear communication materials), the search for aid is straightforward and efficient.</p> <p><b>A single entry point</b></p> <p>When it's time to apply for assistance with multiple agencies and organizations, a survivor fills out a universal application one time. The single application is used by all federal disaster assistance programs, and can be adopted by non-profit organizations and state programs.</p> <p><b>Referrals are part of the streamlined process</b></p> <p>Once the survivor completes the universal application, the system provides them a consolidated summary of their requested assistance across multiple agencies. In some cases, they will be sent referrals to other assistance available outside of the universal application system, including for mental health aid. The referral triggers automated follow-up with service providers.</p>	<p><b>Consistent information and experience across materials and services</b></p> <p>Government websites, printed materials, and interactions with agency field staff are consistent and coordinated.</p> <p><b>A single, standardized inspection</b></p> <p>Inspectors are trained to deliver equitable and consistent inspections. Only one inspection is required per survivor. The inspection profile is shared with multiple agencies and insurance companies that require it. If a survivor is displaced far away from their home, flexible work-arounds are provided.</p>	<p><b>Application automation</b></p> <p>The universal application the survivor created becomes their portal for all things disaster assistance. A survivor is able to check in real-time their applications' statuses, progress, inspection results, assistance provided, and updates on where in the process their applications is.</p> <p><b>Cross-agency visibility and coordination</b></p> <p>Agencies have visibility between systems to see the progress of the application, making it a seamless experience for agencies and survivors to communicate and track status.</p>	<p><b>Receiving faster, more equitable assistance</b></p> <p>Due to more robust preparedness and hazard mitigation programs, survivors are better prepared before the disaster hits. Because of streamlined program eligibility and application processes, with basic information survivors are quickly matched with eligible programs and assistance. Additionally, any staff they engage with are equipped to facilitate trauma-informed and respectful interactions with survivors. This results in more people receiving the needed assistance more quickly, equitably, and with greater dignity.</p>	<p><b>Coordinated whole-community support</b></p> <p>Due to increased preparedness and response coordination at the federal, state, and local level, and access to recovery resources, local nonprofits are better positioned to engage their existing networks to provide trusted outreach, support, and referrals to survivors.</p>	<p><b>Long-term recovery</b></p> <p>Survivors have been awarded enough assistance for their relevant needs that they are able to rebuild or relocate without accruing debt and depleting savings. Additionally, survivors are connected to quality, comprehensive, mental health services to address the on-going trauma and stress they experience from the disaster. Within a year from the disaster, although they have a new normal, they are back to a day-to-day routine.</p>





## MEET CRISTINA

Age	37
Location	Texas
Job	Certified Nursing Assistant
Family	Married with a child
Home	Owens Mobile Home
Disaster	Hurricane Survivor

Cristina and her husband Carlos live in a mobile-home in Houston with their two-year-old daughter, Sofia. Originally from Colombia, Cristina enjoys that most of the people in her neighborhood speak Spanish, like her. The couple has dealt with various structural issues with their home over the years — the roof and some appliances need repair, but it's too expensive to address. Despite this, the family has their home and has made it a happy place.

### PREPARING FOR A DISASTER

Cristina doesn't think often about the possibility of a disaster impacting her home. She grew up with frequent earthquakes in Colombia so moving to Texas meant she doesn't need to worry about that anymore. She keeps a flashlight and a radio in a drawer, but doesn't feel that she needs anything more (e.g., securing important documents digitally).

- Uneven and inequitable state of readiness
- Lack of digital preparedness



### EXPERIENCING A DISASTER APPROACHING

Cristina and Carlos watch the news after they've put Sofia to bed. They hear about the oncoming hurricane and the warnings to evacuate. At

first, they plan to wait it out — they have weathered storms before — but after multiple worried texts from friends and family, they pack up some clothes, a few day's worth of medication, and drive to Cristina's parents' home a few hours away. Luckily, they have family nearby. They never receive any official evacuation alert, so they aren't sure if they are taking the correct course of action.

- Lack of accessible and clear information

### SURVIVING A DISASTER

Safe at Cristina's parents' home, they watch live footage of regional damage. Cristina stays up all night worrying about their home, friends they haven't heard from, and the belongings left behind.

***“When the disaster strikes, you're in survivor mode... It's like when you're in a car accident, you're not thinking of how you feel, you're just trying to leave the car.”***

- The disaster is a traumatic event

### TAKING STOCK AND FINDING SAFETY

After a few days at Cristina's parents', Cristina and Carlos decide to inspect the damage of their home. They drive to the mobile home park, hoping that it's not too severe. They are shocked by what they see: debris and furniture scattered across common areas, downed power lines, and fallen trees. They become extremely anxious. They find their home and examine the damage. The roof collapsed over their bedrooms and pipes have burst, drenching their furniture and appliances. They don't know what to do next or who to turn to.



### SEARCHING FOR ASSISTANCE

Cristina searches online for ways to get help but is quickly confused by the volume of websites, social media posts, and news all with different instructions.

Overwhelmed, she calls a neighbor in tears. They tell her about a community organization with multilingual volunteers who can help, and gives Cristina the organization's number.

Cristina calls the organization and learns that she must first file an insurance claim, then apply for an SBA loan, and then apply for FEMA assistance. She is surprised by how many steps are involved and tells the volunteer that her family needs immediate help. The volunteer tells her to lower her expectations, explains that the organization is still waiting on federal funding, and suggests that she reach out to friends and family for help in the short-term if she can. When she gets off the phone, Cristina feels overwhelmed by the amount of information she has to process and worried about finding shelter for her family.

- Federal assistance is designed to follow local and state response
- Lack of data sharing between local and federal support
- Limited data sharing and no authority to collect data pre-disaster

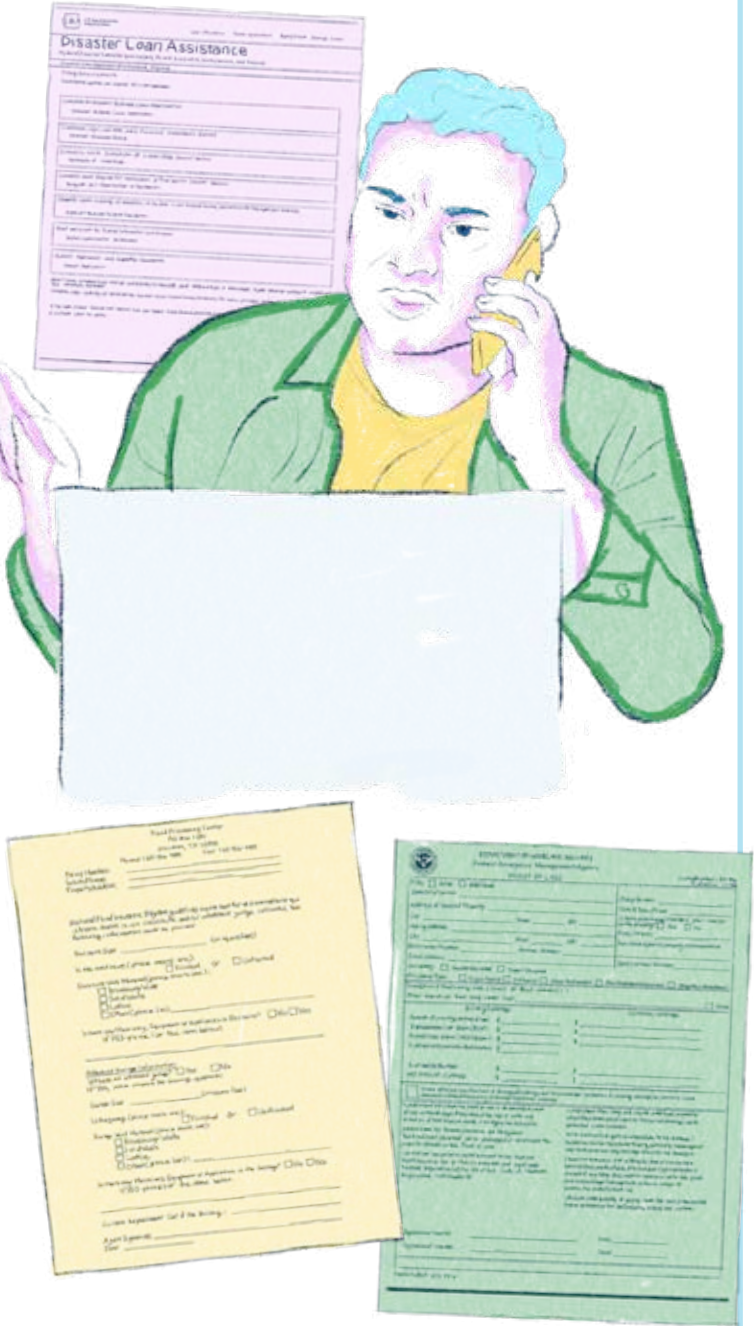
### APPLYING FOR ASSISTANCE

The couple begins to figure out what assistance they can apply for. Information is inconsistent, and time consuming to process. Cristina cannot take off work, so Carlos takes leave without pay to get everything in order and replace lost documents. His boss is unhappy about it, but there isn't another way to meet the applications' deadlines.

Carlos goes back and forth with their insurance company by email and phone to eventually receive documents that determine the family will receive nothing for their damaged property. He then spends hours on the phone with multiple agency representatives and volunteers from the local community organization. He must first apply for FEMA, then for an SBA loan, which he is rejected for based on his household's income. After that, he fills out more information with FEMA. He also applies to some local charities. He appreciates that there are some translation services for the phone calls and applications.

In each conversation, Carlos retells his family's story and provides the same information. It is painful whenever he is forced to repeat the details of their loss. By the time everything is submitted, he is exhausted and can hardly remember what he has applied for.

- Survivors are on their own to find and navigate assistance
- Replacing documents is difficult
- Poorly trained staff can re-traumatize survivors



### NAVIGATING ASSISTANCE

Cristina feel cautiously optimistic once they submit their FEMA application. She believes that their thoroughness will pay off, and hope the money will come quickly since the family has been unable to return home since the hurricane. That hope diminishes as weeks pass without an update. They bounce around: staying in a cousin's living room, then a congregation member's extra bedroom, and back to Cristina's parents' home. They constantly feel like they are imposing.

Eventually, Cristina and Carlos learn there will be a home inspection to assess the damage. They request an appointment for the evening (after work), but are refused. Frustrated, they take more leave to wait for the inspector.

They are visited by multiple inspectors and are unclear as to who or what the roles are. In one instance, an inspector seems annoyed the couple doesn't speak English fluently. A bilingual neighbor translates that the inspector determined that the damage is due to burst pipes, not ground flooding, so they will likely be unable to get assistance. The inspector also insists the roof damage is due to poor maintenance pre-disaster, not the hurricane. Cristina assures the inspector the roof was intact before the storm, but he leaves quickly without explaining next steps.

- Searching for help is costly
- Arbitrary and stressful inspections

### KEEPING TRACK OF ASSISTANCE

It's radio silence following the home inspection. Cristina and Carlos do not know where to check the status without calling another 1-800 number and waiting on hold. When they contact the hotline, they can't get a solid update. They wonder if there have been decisions about other assistance they applied for but Carlos can't recall all the applications he submitted in the chaos and confusion after the hurricane.

- Difficult to keep track of applications

### RECEIVING ASSISTANCE

Eventually, Cristina and Carlos are notified they will only receive \$2,000. The reality of receiving so little assistance feels surreal. As they process the news, they hear about neighbors appealing FEMA's decision, but after all of the time and money spent during the initial process, they decide to move on. They wonder if there could have been a different outcome if the inspector spoke Spanish or if they provided different information.

- Insufficient financial assistance



### FINDING ADDITIONAL SUPPORT TO FILL THE GAPS

Cristina and Carlos take the small amount of assistance received from FEMA to purchase a new air conditioner, use church donations to replace some furniture, and take out a loan to repair the roof. While they are unsure how they'll ever repay a loan, they feel they have no choice but to take it in order to create a livable home. Eight months after the disaster, there is no more blue tarp on their roof and they are home.



***“It is important to remember, we tend to move on to the next event, but for the people that went through something five years ago, they are still in it.”***

### REBUILDING AND COPING WITH ONGOING TRAUMA

A year after the disaster, the experience remains present in Cristina and Carlos's lives. Every time Cristina changes the temperature of her air conditioner, she gets angry that the government provided so little. Her frustration with the onerous government applications and disappointing outcome is balanced by the gratitude she has for her community. They helped in any way they could during the months following the hurricane. Recently, she decided to give back in a similar way, and began volunteering with senior survivors at her church.

For Carlos, just talking about the experience or hearing about an oncoming storm elicits a sense of fear and anxiety. He is less social, more distracted, and always on alert about the next disaster that might impact his family. His sister suggests he see a counselor but it's too expensive since making home repairs. He quells his anxiety by having emergency kits and documents ready, but the reality he doesn't want to face is that if a storm were to hit again, his family will likely face the process all over again.

- Lack of continuous long-term recovery support
- Rise in mental health illness and lack of mental health resources





## MEET JORDAN

Age	23
Location	Iowa
Job	Nonprofit Administrator
Family	Engaged
Home	Rents apartment
Disaster	Tornado survivor

Jordan is a recent college graduate working at a non-profit organization and renting an apartment with his fiancé, Mark. They recently came up with a plan to balance paying off their student loans while still saving for a wedding and down payment for a home.

### PREPARING FOR A DISASTER

When Jordan and Mark signed their new lease, they got \$10,000 worth of renter's insurance coverage. It was the most they could afford with their income, debt, saving goals, and feeling that a disaster seemed unlikely. As long as they had some coverage, they could forget about it and focus on more pressing goals.

- Uneven and inequitable state of readiness



### EXPERIENCING A DISASTER APPROACHING

One day in December, Jordan hears reports of approaching high winds. He wonders if this means a tornado is coming, but nothing on the news is particularly concerning and he doesn't receive any alert or hear tornado sirens. Before bed, Jordan and Mark decide not to worry, but still bring their patio furniture inside in case of high winds.

- Lack of accessible and clear information

### SURVIVING A DISASTER

At 3:00 AM, Jordan and Mark are startled awake by a tornado alert on their phones. They don't hear tornado sirens so they aren't sure how seriously to take the phone alert, but grab their dog and head to the apartment basement just in case. Three minutes after receiving the alert, the tornado barrels through. It sounds like a freight train is crashing through their neighborhood. Time stops as the couple holds one another and the entire building collapses around them.

- The disaster is a traumatic event

### TAKING STOCK AND FINDING SAFETY

Once the tornado passes, Jordan and Mark are stunned that they and their dog are alive. They climb out of the building and onto their now unrecognizable street. Their building has collapsed, sirens wail, and car alarms echo throughout the streets.

In an instant, Jordan realizes they lost everything—their home, furniture, cars, clothes, and personal belongings.

***"It was heartbreaking because you see all of your hard work [destroyed] literally in a matter of minutes."***

### SEARCHING FOR ASSISTANCE

Jordan and Mark find immediate shelter with Jordan's cousin. As the days pass and the reality of losing everything sinks in, Jordan begins to think about what he needs to do to put his life back together.

Friends on social media are discussing how they plan to get assistance. Jordan hears about Disaster Recovery Centers (DRC). Jordan's cousin drives Jordan to the closest DRC.



- Survivors are on their own to find and navigate assistance

He waits in a long line to speak to a representative at the FEMA table. When he finally gets to the front of the line, he is given a long and confusing application, which he is told he can also complete online. The application asks for a lot of information, including documents that were likely destroyed by the tornado. He wonders how he will gather everything needed and worries if disclosing his same-sex relationship will hurt his chances at receiving assistance.

- Process is opaque and confusing

### APPLYING FOR ASSISTANCE

Jordan spends hours completing the FEMA application on his cousin's computer. Despite his thoroughness, he is worried that his destroyed documents will take months to replace. He is anxious about missing the application deadline.

After a few weeks at his cousin's place, it is obvious Jordan and Mark need to find a new housing solution. The place is cramped between kids and pets, and is far from Jordan's job. They hear about Transitional Sheltering Assistance (TSA) and submit another application with FEMA. There is a lot of back and forth with FEMA to prove their pre-disaster residency since the lease is in the destroyed apartment, but eventually are able to convince FEMA of their former residence, get accepted to TSA, and call a list of participating hotels to find an open room.

***"We were in and out of places and trying not to overcrowd anybody. I felt uneasy. I just wanted to be back in my own home."***

- Replacing documents is difficult
- Few connections to referrals

### NAVIGATING ASSISTANCE

Months after submitting the FEMA application, Jordan receives a decision letter. It states that because they have renter's insurance, they are being denied assistance. They feel this is unfair since they were only insured up to \$10,000 but incurred much more in damages. They don't know anyone in their town who received assistance from FEMA, and are skeptical of how funding is allocated.

Jordan calls FEMA's help line to appeal. The FEMA representative informs him that he must apply for SBA assistance before appealing. Confused but determined, he calls SBA. It's not until the end of the conversation with the SBA representative that Jordan realizes he is about to apply for a loan. The FEMA representative framed SBA as another source of aid, not a loan. Jordan explains to the representative that he and Mark are already in debt and don't want to take on another loan, but the representative is unable to provide any other options. He hangs up, defeated and scared, without appealing FEMA's denial or applying for a loan. A few years later, Jordan learned that he received incorrect information from the representative. He could have appealed the denial without applying for an SBA loan.

- Inconsistent information
- Process is opaque and confusing

### KEEPING TRACK OF ASSISTANCE

Jordan and Mark try to make their hotel room feel like home as much as possible. They print out photos of friends and family and place them around the room. They are grateful to have somewhere safe to come home to.

They also keep a big folder of their newly acquired documents on the hotel desk. The folder is filled with every pamphlet



they have received, every document they have had to replace, and a log of every time they have called a help line and what information they were told. This

organization is key to be able to keep everything in order. Every 30 days Jordan must renew their TSA application with the FEMA help line so they can continue living in the hotel and they regularly email with nonprofit and regional recovery programs to check the status of any help they can possibly get.

- Difficult to keep track of applications
- Few connections to referrals

### RECEIVING ASSISTANCE

Jordan and Mark eventually receive a disaster grant from a nonprofit disaster relief organization for \$2,500, donated winter clothes, and bedding linens. Though they're grateful, it isn't enough to cover most of what they lost.

- Nonprofits step in, but there are requirements

### FINDING ADDITIONAL SUPPORT TO FILL THE GAPS

Jordan and Mark's landlord informs them that he won't be rebuilding and is selling the property and they receive a notice from FEMA that housing relief will end. A co-worker refers them to an apartment, but it's \$400 more than their previous rent. They can barely afford the increase, but they have no other option.

Desperate, they create a fundraising campaign on a web-based crowdfunding platform to be able to buy a car. Thankfully, the generosity of friends, family, and colleagues allows them to scrape together enough money to buy a used car.

- After 18 months, FEMA charges rent



### REBUILDING AND COPING WITH ONGOING TRAUMA

Long after the disaster, Jordan and Mark struggle with anxiety and depression from the trauma of the tornado and hopeless recovery process. Through word of mouth, they find out about a support group for survivors. They go a few times, but they are the only people who show up, so they eventually stop attending.

Before the disaster, Jordan and Mark were paying off debt and living frugally to save for their goals. It was tough to stay on such a tight budget but they felt optimistic that their degrees and planning would get them to the life they imagined for themselves. It feels like the tornado ruined their goals and caused a huge set back. They are at a loss for how to continue on.

***"What you have really lost is your feeling of safety. Being able to go into your home, close the door, sit in your favorite chair, and feel like you are really safe and at home."***

- Lack of continuous long-term recovery support
- Rise in mental health illness and lack of mental health resources





## MEET LINDA

Age	63
Location	California
Job	Childcare Provider
Family	Single
Home	Owns Home
Disaster	Wildfire Survivor

Linda has lived in California all her life. After decades of being in the childcare field, she opened up her own childcare center. Her center has five employees and serves 90 families in her rural community. Her business is a registered 501(c)(3), and she rents the space her business operates in. Linda is two years away from retirement.

### PREPARING FOR A DISASTER

Linda never used to think much about the impact of a potential disaster. However, recently the frequent news about all the wildfires in California has her considering what she might do if a disaster were to hit her community. When her thoughts spiral too much, she tells herself that she's likely safe from wildfires because her home and business are located near a freeway and fairly far from the mountains.

- Uneven and inequitable state of readiness

### EXPERIENCING A DISASTER APPROACHING

One Saturday morning, Linda notices the winds are blowing more than usual. When she goes outside to grab the paper, her neighbor waves her down and tells her about the reports of a fire headed toward their area. Linda is surprised, and wonders if her neighbor is overreacting. When she gets inside, she turns on the local news and gets scared by the commentator's reports of the potential disaster. Shaking the improbable from her mind, she decides to go about her day as normal, but makes sure to keep up-to-date with the weather reports — just in case.

- Lack of accessible and clear information

### SURVIVING A DISASTER

A few hours later, a megaphone blasts outside. The police announce that everyone must evacuate immediately because of a wildfire sweeping through the area. Linda's thoughts race, and then her mind goes numb. She's not sure what to do except grab as many of her possessions as possible. She frantically throws emergency cash into a tote bag along with her passport, her phone, laptop, a few random pieces of clothes, and a book by her nightstand. She calculates if she has time to drive to the childcare



center to grab business documents, but when she gets outside ash particles are raining down. Her instincts tell her there is no time, so she gets into her car and drives toward her friend who lives five hours away. When she reaches her friend's house, all she can do is cry in disbelief while watching the news, trying to make sense of what will happen.

- The disaster is a traumatic event

### TAKING STOCK AND FINDING SAFETY

Linda spends the next few days glued to the news and social media. She calls her employees to confirm they're safe. Some she can't reach, while others express the fear and uncertainty about what to do next. She struggles to reassure everyone that things will be okay.

When she learns it's safe to return to town, she discovers her home and her childcare center have been destroyed. Linda feels like she's floating far away from her reality. She replays the last few days before the fire over and over in her head, wishing she hadn't be so naive and had done things differently.

Linda has to find a short-term living arrangement and can only find a furnished apartment several hundred miles outside of town. The apartment is too expensive, but she assumes she'll get assistance for her home and business damage from insurance, so she spends the extra money.

Once she's settled, Linda decides to focus her energy on repairing her business, as employees and families are relying on her. She calls the building's landlord, but he only has a few minutes — he owns several buildings that have all been destroyed — and tells her he will be in touch once he has more information.

- Juggling business and personal needs
- Lack of business-specific guidance

### SEARCHING FOR ASSISTANCE

Linda turns to a local disaster page on a social media platform and learns about how other people are beginning to get assistance. She hears about community sites that are giving survivors donated clothes and about a Disaster Recovery Center (DRC) where government agencies have tables set up.

She decides to drive two hours to the DRC for help. There are a lot of tables, people are crying and look worried. Flyers and signs are everywhere. Linda is overwhelmed, but remembers that a lot of people on the group social media page mentioned "FEMA Individual Assistance" so she seeks out their table first.

The FEMA representative tells Linda to first contact her home insurance provider, file a claim with them, and then if there are still unpaid damages she can apply to FEMA. Linda explains that she also had her business destroyed, including all of the equipment inside of it. Exhausted from the day, she decides to still call her insurance company.

- Survivors are on their own to find and navigate assistance
- Searching for help is costly
- Process is opaque and confusing

### APPLYING FOR ASSISTANCE

As the weeks continue, Lisa is in constant back and forth with her insurance company. They want her to pay for a contractor to assess the cost of the damage. Eventually, they tell her the insurance payment amount, but it's significantly below what the contractor had quoted her. With this information, she applies to FEMA.

Around a month later, she receives a denial letter from FEMA because she has insurance and is a small business owner. FEMA directs her to try SBA for help.

Again, she drives two hours to visit the DRC, and this time heads to the SBA table. They explain that she can apply not for "free" aid, but for a loan. She feels hesitant because she hasn't been able to bring in any money since the disaster, and doesn't know when families will return to the community. But, without any other options, she decides to apply to SBA.

- Inconsistent information



### NAVIGATING ASSISTANCE

The SBA application is hard to understand and asks for documents that were lost in the fire. One is a copy of her tax return. She spends hours on the phone with the IRS trying to retrieve a copy of her tax return.

Linda starts to wonder if she'll be able to stay on track for her retirement. With the complexity of navigating assistance, she's unsure if she's going to be successful recovering without dipping into her retirement savings.

- Replacing documents is difficult



### KEEPING TRACK OF ASSISTANCE

Eventually, the DRC closes down. She is disappointed because it felt like it was the best way for her to get the attention of agencies and to ask questions in a central location. She now relies on the group social media page to learn about what next steps she can expect and how the process is going for others.

- Few connections to referrals

### RECEIVING ASSISTANCE

A few months later, Linda receives some money from her insurance company to rebuild her home, though not enough to prevent her from leaning on her retirement savings and credit. She receives a denial from SBA because of her low credit score from these last few months after exhausting her savings and relying on credit to help her survive. She feels she has no other choice but to permanently close the childcare center. When she emails her clients to share the sad news, she feels exhausted and is running on autopilot.

- Insufficient financial assistance

### FINDING ADDITIONAL SUPPORT TO FILL THE GAPS

Linda focuses on finding work and looks for additional grants that can help rebuild her home. A case worker at a nonprofit helps Linda get funding to replace a dishwasher, laundry machine, and a mattress. She also hears about the potential for a Community Development Block Grant to help pay for home rebuilding but hears it can take years to come through. Although grateful, Linda is swimming in debt with costs to rebuild of the home.

- Lack of continuous long-term recovery support
- Repairs begin, expenses pile up

### REBUILDING AND COPING WITH ONGOING TRAUMA

Linda eventually moves herself into her rebuilt home. While she appreciates being out of the apartment, and back to her neighborhood, nothing feels the same. Linda wonders if she'll ever feel back to normal — she misses her former employees. She misses her sense of purpose supporting children in her community. She misses feeling safe being near the freeway. Linda wonders how much longer she'll have to stay in the workforce now that her retirement plan is put on hold. She wonders if she will ever enjoy her life again.

- Rise in mental health illness and lack of mental health resources